

agreement. We wish him great success in this endeavor and we call on the Palestinians to do their part: to renounce terror, to accept Israel's right to exist as a Jewish State, to turn over the captured Israelis and to abide by past agreements.

And at this time I yield to my good friend, ELIOT ENGEL.

Mr. ENGEL. I thank the gentlewoman for yielding to me. And she makes an excellent point.

You know, Israel withdrew from Gaza. People say, well, Israel needs to withdraw from the territories, from the settlements and there will be peace, land for peace. Well, Israel withdrew from Gaza and got land for war. I mean that's exactly what's happened, with rockets being fired on Israel from the very part in Gaza that Israel left.

The Arab countries, as a whole, need to start normalizing relations with Israel. We can start with Saudi Arabia on down, to show that they are really serious about peace. They need to stop the terrorist infrastructure and end the incitement.

And you know what? Gaza, as Ms. BERKLEY pointed out, is a terrorist organization in control—I'm sorry. Hamas is a terrorist organization in control of Gaza. And what Hamas needs to do is recognize Israel's right to exist, abide by all previous agreements that the Palestinians have signed, and renounce terrorism permanently. Otherwise, why should Israel negotiate with a government that denies its very right to exist?

The United States is right in saying that Hamas is a terrorist organization. And by the way, Representative BERKLEY and I do not believe that we should provide aid to Gaza until Hamas meets these conditions.

So there are people who also say that the Palestinian-Israeli problem needs to be settled before there can be peace in the region. That is nonsense.

The problem with Iran has to be settled before there can be peace in the region. We all know that Iran is developing nuclear weapons. We all know that Ahmadinejad has threatened to wipe Israel off the face of the Earth. We all hope he loses in his election this week. But whoever replaces him is not going to be much more of a moderate than he is.

And so Israel has the absolute right to defend its security, and the United States, as Israel's greatest ally, should not be putting pressure on Israel to make unilateral concessions up front. That is very, very important.

When President Obama said the bond between Israel and the United States is unbreakable, then we ought to show that in our actions as well as our words.

So I thank the gentlewoman for sharing this time with me. I know we are going to continue to fight for strong U.S.-Israel ties.

Again, I'm glad there is bipartisan support in this Congress for Israel. And I'm glad that we pointed out that Israel has made many, many conces-

sions for peace and has only gotten war.

We hear a lot about what the Israelis must do. Let us hear about what the Palestinians must do. The Palestinians must stop the incitement, stop the violence, stop the terrorist infrastructure and say that it recognizes Israel's right to exist.

It's not all right for President Abbas to say he recognizes Israel's right to exist. Let Hamas say it. Let the Palestinians say it, and let them mean it.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. PAUL) is recognized for 5 minutes.

(Mr. PAUL addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

THE TYRANNY OF GOOD INTENTIONS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, 3 or 4 years ago, if I had told people that we would be facing this year a budget of \$3.6 trillion and facing a deficit of \$1.870 trillion, people would have thought that I was crazy. But that is what we're facing.

And because of the terrible financial condition of the Federal Government, all of our expenditures are related, even though they may sound at first like they're unrelated. And so I want to speak tonight briefly on two issues of national significance, even though they may sound unrelated at first.

President Reagan used to say frequently in speeches that government was not the solution; government was the problem. And certainly, there also is an expression called the "tyranny of good intentions." And that cannot be seen more clearly in anything than in the Federal Student Loan Program.

When I go to speak at the University of Tennessee or other colleges and I tell them that my first year at the University of Tennessee it cost \$90 a quarter, and then \$105 and then \$120 and \$135 a quarter, \$405 for the whole year my senior year at the University of Tennessee, gasps go through the room.

But back when I went to college, anybody who needed to could work part-time and pay all of their college expenses. Nobody got out of college with a debt.

But around that time, or maybe a little bit before, the Federal Student Loan Program kicked in. And the colleges and universities across the country have used that as a means or an excuse to raise their tuition and fees three or four or five times the rate of inflation every year since that program came in.

If I went into any college campus and told those students that the Federal

Student Loan Program is one of the worst things that ever happened to them, they would stare at me probably in disbelief. And yet it really is one of the worst things that ever happened to them, because throughout our history, college tuition and fees went up very, very slowly, and went up at the rate of inflation or even less until that loan program came in. And now, ever since that program came in, today, tuition and fees are 3- or 4- or 500-percent higher than they would have been if we'd just left the thing totally alone.

As I said, it's called the "tyranny of good intentions." And the only way to correct that now is to punish colleges and universities that continually raise their tuition and fees at three or four or five times the rate of inflation by saying that we're going to limit or cut off the loans at those universities and colleges that continually raise their tuition and fees above the rate of inflation.

The second thing, and it seems a little unrelated except, as I say, when you're talking about matters that there are significant Federal expenditures on, all these things are somewhat related.

And I'll give another example from my own life. In the early nineties, I went to a reception in Lebanon, Tennessee, and the doctor who delivered me came and brought my records. And I asked him how much he charged back then, and he said he charged \$60 for 9 months of care and the delivery, if they could afford it.

And I told him that he probably didn't get anything for me then because my parents didn't hardly have any money at that point.

But we took what was a very minor problem in the mid-sixties and turned into a major problem for everybody. Nobody but Bill Gates and Warren Buffett and Sheldon Adelson, the casino man, people of that rank, could afford or survive a catastrophic medical expense of some sort.

We took what was a very minor problem for a very few people and turned it into a major problem for everybody. Before the Federal Government got heavily into medical care, medical care was cheap and affordable by almost everyone. I started following politics and government very closely in the mid-sixties, and I remember when they came in with Medicare, and they said that was going to be the saviour of the system. Instead, costs exploded.

Then I remember in the mid- and late seventies when they started talking about Medicaid, and they came in with that, that was going to be the saviour of the system. Instead, costs exploded.

Now we're talking about the government getting even more into medical care now, and costs will explode again, and they will explode to a level far higher than the predictions of what the costs will be, because when they first started Medicare, they said it would cost \$9 billion after 25 years. And now we're at 400 and, I think, \$42 billion on Medicare.